

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

HERBERT GRAY  
AUDREY J GRAY  
Debtor(s)

Case No. 15-30069

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/01/2015.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 01/21/2016.
- 6) Number of months from filing to last payment: 4.
- 7) Number of months case was pending: 6.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$1,292.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$1,292.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$695.88
Court Costs	\$0.00
Trustee Expenses & Compensation	\$60.72
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$756.60**

Attorney fees paid and disclosed by debtor: \$200.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN HONDA FINANCE	Unsecured	300.00	NA	NA	0.00	0.00
AMERICAN HONDA FINANCE	Unsecured	10,751.00	10,751.75	10,751.75	0.00	0.00
AT&T MOBILITY II LLC	Unsecured	662.00	661.82	661.82	0.00	0.00
CAVALRY INVESTMENTS	Unsecured	543.00	542.67	542.67	0.00	0.00
CB BESS COLL	Unsecured	224.00	NA	NA	0.00	0.00
CB BESS COLL	Unsecured	218.00	NA	NA	0.00	0.00
CDA PONTIAC	Unsecured	325.00	NA	NA	0.00	0.00
COMENITY CAPITAL BANK	Unsecured	NA	609.87	609.87	0.00	0.00
Commonwealth Financial	Unsecured	300.00	NA	NA	0.00	0.00
Commonwealth Financial	Unsecured	1,292.00	NA	NA	0.00	0.00
CREDENCE RESOURCE MANAGMEN	Unsecured	2,270.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT	Unsecured	857.00	NA	NA	0.00	0.00
CREDITORS COLLECTION BUREAU	Unsecured	162.00	NA	NA	0.00	0.00
Fair Collections & Out	Unsecured	1,861.00	NA	NA	0.00	0.00
FISHER SWALE EYE CENTER	Unsecured	35.00	NA	NA	0.00	0.00
GM FINANCIAL	Unsecured	NA	NA	650.00	0.00	0.00
GM FINANCIAL	Secured	NA	650.00	650.00	0.00	0.00
GM FINANCIAL	Unsecured	11,469.00	8,504.76	11,954.76	0.00	0.00
GM FINANCIAL	Secured	7,050.00	10,500.00	7,050.00	535.40	0.00
Hillcrest Davidson & A	Unsecured	1,032.00	NA	NA	0.00	0.00
HOLIDAY PARK APTS - GREYSTAR	Unsecured	2,917.00	2,917.21	2,917.21	0.00	0.00
IC SYSTEM	Unsecured	970.00	NA	NA	0.00	0.00
ILLINOIS BELL TELEPHONE CO	Unsecured	1,361.00	1,361.26	1,361.26	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	446.00	446.49	446.49	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	414.00	414.16	414.16	0.00	0.00
Midland Funding	Unsecured	417.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	378.00	378.30	378.30	0.00	0.00
MONTEREY COLLECTION SERVICES	Unsecured	8,728.00	NA	NA	0.00	0.00
Online Collections	Unsecured	268.00	NA	NA	0.00	0.00
OT AUTO SALES	Unsecured	4,000.00	NA	NA	0.00	0.00
PORANIA LLC	Unsecured	NA	1,017.52	1,017.52	0.00	0.00

<b><u>Scheduled Creditors:</u></b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PRA RECEIVABLES MANAGEMENT	Unsecured	804.00	803.88	803.88	0.00	0.00
PRESENCE HEALTH	Unsecured	NA	105.00	105.00	0.00	0.00
PRESENCE HEALTH	Unsecured	NA	11,380.53	11,380.53	0.00	0.00
PRESENCE HEALTH	Unsecured	NA	75.00	75.00	0.00	0.00
PRESENCE HEALTH	Unsecured	8,832.00	8,832.04	8,832.04	0.00	0.00
Regional Recovery Serv	Unsecured	108.00	NA	NA	0.00	0.00
RMS Recovery Management Services	Unsecured	672.00	NA	NA	0.00	0.00
SANTANDER CONSUMER DBA CHRY	Unsecured	NA	NA	25,959.39	0.00	0.00
SANTANDER CONSUMER DBA CHRY	Secured	NA	25,959.39	25,959.39	0.00	0.00
SKY RECOVERY	Unsecured	1,995.00	NA	NA	0.00	0.00
Stellar Recovery Inc	Unsecured	224.00	NA	NA	0.00	0.00
TD BANK USA	Unsecured	412.00	499.45	499.45	0.00	0.00
TRACKERS INC COLLECTION	Unsecured	16.00	NA	NA	0.00	0.00
US BANK HOME MORTGAGE	Secured	57,574.00	51,275.60	93,226.25	0.00	0.00
US BANK HOME MORTGAGE	Secured	NA	41,950.65	41,950.65	0.00	0.00
US BANK HOME MORTGAGE	Unsecured	NA	NA	41,950.65	0.00	0.00
VILLAGE OF PARK FOREST	Unsecured	125.00	125.00	125.00	0.00	0.00
VISION FINANCIAL SERVICES	Unsecured	75.00	NA	NA	0.00	0.00

<b><u>Summary of Disbursements to Creditors:</u></b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$93,226.25	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$7,050.00	\$535.40	\$0.00
All Other Secured	\$68,560.04	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$168,836.29</b>	<b>\$535.40</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$121,436.75</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b><u>Disbursements:</u></b>	
Expenses of Administration	<u>\$756.60</u>
Disbursements to Creditors	<u>\$535.40</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$1,292.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/04/2016

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.